

COMMUNITY BANK

	CPP Disbursement Date 12/19/2008	Cert 30417	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$542	\$530	-2.3%		
Loans	\$501	\$486	-3.0%		
Construction & development	\$89	\$72	-19.7%		
Closed-end 1-4 family residential	\$152	\$153	1.2%		
Home equity	\$37	\$40	7.9%		
Credit card	\$0	\$0	0.0%		
Other consumer	\$45	\$40	-11.1%		
Commercial & Industrial	\$50	\$48	-4.1%		
Commercial real estate	\$111	\$118	5.7%		
Unused commitments	\$72	\$56	-22.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$7	\$8	3.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$494	\$482	-2.6%		
Deposits	\$405	\$389	-3.9%		
Total other borrowings	\$87	\$89	2.9%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$48	\$48	0.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	9.2%	--		
Tier 1 risk based capital ratio	10.0%	10.7%	--		
Total risk based capital ratio	10.9%	11.9%	--		
Return on equity ¹	7.1%	0.3%	--		
Return on assets ¹	0.6%	0.0%	--		
Net interest margin ¹	4.1%	4.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	31.9%	32.3%	--		
Loss provision to net charge-offs (qtr)	114.9%	486.6%	--		
Net charge-offs to average loans and leases ¹	0.9%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	5.9%	8.0%	0.1%	0.3%	--
Closed-end 1-4 family residential	2.3%	6.3%	0.2%	0.6%	--
Home equity	0.2%	0.7%	0.0%	0.5%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	0.4%	0.1%	0.2%	--
Commercial & Industrial	3.9%	2.5%	0.1%	-1.1%	--
Commercial real estate	1.8%	1.0%	0.8%	-0.5%	--
Total loans	2.6%	3.8%	0.2%	0.1%	--